

Information to identify the case:

Debtor 1	Bonnie R. Stills	Social Security number or ITIN	xxx-xx-5053
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	14-18361-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bonnie R. Stills
fka Bonnie R. Leftwich

6/19/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Bonnie R. Stills
 Debtor

Case No. 14-18361-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Jun 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2019.

db
 514899670 +Bonnie R. Stills, 1700 Butler Pike, Apt. 34F, Conshohocken, PA 19428-1238
 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514746100 Ally, PO Box 380903, Maple Plain, MN 55348-0903
 514746101 +Boscovs, PO box 71106, Charlotte, NC 28272-1106
 514909609 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514746107 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot Credit Services, P.O. Box 182676,
 Columbus, OH 43218-2676)
 514746103 +Chacker & Chacker, P.A., 34 Franklin Corner Road, Lawrence Township, NJ 08648-2102
 514746106 +Direct Merchants Bank, P O Box 71105, Salt Lake City, UT 84171
 514746109 Penn Credit, 916 South 14th Street, PO Box 988, Harrisburg, PA 17108-0988
 514746110 +Pseg, PO Box 14444, New Brunswick, NJ 08906-4444
 514746112 Raymour & Flanigan Furniture, PO Box 130, Liverpool, NY 13088-0130
 514746113 +Recon Ortho Associates II PC, PO Box 757910, Philadelphia, PA 19175-7910

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 20 2019 00:18:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 20 2019 00:18:09 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514769403 EDI: GMACFS.COM Jun 20 2019 03:53:00 Ally Financial serviced by Ally Servicing LLC,
 PO Box 130424, Roseville, MN 55113-0004
 514859198 EDI: AIS.COM Jun 20 2019 03:53:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 514746102 +EDI: CAPITALONE.COM Jun 20 2019 03:53:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 514746104 +EDI: CITICORP.COM Jun 20 2019 03:53:00 Citibank, PO Box 769006,
 San Antonio, TX 78245-9006
 514746105 +EDI: COMCASTCBLCENT Jun 20 2019 03:53:00 Comcast, 940 Prospect Street,
 Trenton, NJ 08618-3199
 514777848 +EDI: TSYS2.COM Jun 20 2019 03:53:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 514746108 EDI: TSYS2.COM Jun 20 2019 03:53:00 Macys, P.O. Box 183083, Columbus, OH 43218-3083
 515209063 EDI: PRA.COM Jun 20 2019 03:53:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541
 515209064 EDI: PRA.COM Jun 20 2019 03:53:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
 514989327 EDI: PRA.COM Jun 20 2019 03:53:00 Portfolio Recovery Associates, LLC, c/o Capital One,
 POB 41067, Norfolk VA 23541
 514994374 EDI: PRA.COM Jun 20 2019 03:53:00 Portfolio Recovery Associates, LLC,
 c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541
 514838362 EDI: Q3G.COM Jun 20 2019 03:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 514790522 EDI: AGFINANCE.COM Jun 20 2019 03:53:00 SPRINGLEAF FINANCIAL, PO BOX 3251,
 EVANSVILLE, IN 47731-3251
 514746115 EDI: RMSC.COM Jun 20 2019 03:53:00 Sam's Club, PO Box 530942, Atlanta, GA 30353-0942
 514746116 +EDI: AGFINANCE.COM Jun 20 2019 03:53:00 Springleaf, PO Box 64,
 Evansville, IN 47701-0064
 514746117 +EDI: RMSC.COM Jun 20 2019 03:53:00 TJX Rewards/GECRB, PO Box 530948,
 Atlanta, GA 30353-0948
 514746118 +EDI: URSI.COM Jun 20 2019 03:53:00 United Recovery Systems, 5800 North Course Drive,
 Houston, TX 77072-1613
 514746119 EDI: VERIZONCOMB.COM Jun 20 2019 03:53:00 Verizon, PO Box 4835, Trenton, NJ 08650-4835
 TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517967815* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541)
 517967816* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541)
 514746111 ##Radio Credit Plan, P.O. Box 183015, Columbus, OH 43218-3015
 514746114 ##Rodale, P.O. Box 6001, Emmaus, PA 18098-0601

TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 32

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin C. Fayette on behalf of Debtor Bonnie R. Stills kfayette@kevinfayette.com
TOTAL: 4